

**Information to identify the case:**

Debtor 1	<b>Baje Dusko Naumov</b> First Name Middle Name Last Name			Social Security number or ITIN <b>xxx-xx-2386</b>
Debtor 2 (Spouse, if filing)				EIN <b>---</b> Social Security number or ITIN <b>----</b>
United States Bankruptcy Court <b>Southern District of Ohio</b>				
Case number: <b>2:16-bk-50625</b> Case Assigned To: <b>C. Kathryn Preston</b>				

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Baje Dusko Naumov	
<b>2. All other names used in the last 8 years</b>	fka Blagoj Dusko Naumov	
<b>3. Address</b>	PO Box 1520 Pataskala, OH 43062	
<b>4. Debtor's attorney</b> Name and address	Michael A Cox 2500 High Street Suite 100 Columbus, OH 43202	Contact phone 614-267-2871 Email: <a href="mailto:coxecf@columbusdebtrelief.com">coxecf@columbusdebtrelief.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Myron N Terlecky 575 S Third Street Columbus, OH 43215	Contact phone 614-228-6345 Email: <a href="mailto:mnt@columbuslawyer.net">mnt@columbuslawyer.net</a>

For more information, see page 2 >

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Debtor Baje Dusko Naumov

<b>6. Bankruptcy clerk's office</b>	170 North High Street Columbus, OH 43215-2414	Hours open 9:00 am – 4:00 pm Monday through Friday  Contact phone (614)469-6638  Date: 2/4/16
<b>7. Meeting of creditors</b>	<b>March 14, 2016 at 10:00 AM</b>	Location:  <b>U.S. Bankruptcy Building, 170 North High Street, Suite 100, Columbus, OH 43215</b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <b>No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.</b>	
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<b>Filing deadline: 5/13/16</b>
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Abandonment</b>	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or requested by the trustee.	

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: [EBN.uscourts.gov](http://EBN.uscourts.gov)

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**Southern District of Ohio**

In re:  
 Baje Dusko Naumov  
 Debtor

Case No. 16-50625-ckp  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0648-2

User: ecksteis  
Form ID: 309APage 1 of 1  
Total Noticed: 14

Date Rcvd: Feb 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2016.

db	+Baje Dusko Naumov, PO Box 1520, Pataskala, OH 43062-1520
18017830	Kiro Naumov, 2115 Stone Gate, Pataskala, OH 43062
18017831	+Licking County Treasurer, PO Box 830, 20 S. Second Street, Newark, OH 43055-5602
18017832	+Maureen C. Zink, Esq., 24755 Chagrin Blvd., Suite 200, Cleveland, OH 44122-5690
18017833	+Ohio Attorney General, Collections Enforcement, Attn:Bankruptcy, 150 E. Gay St., 21st Floor, Columbus, OH 43215-3191
18017834	+Ohio State Department of Taxation, 4485 Northland Ridge Blvd., Columbus, OH 43229-6596
18017835	The Savings Bank, 118 N. Court Street, P.O. Box 310, Circleville, OH 43113-0310
18017837	+US Bank Rms Cc, 200 Gibraltar Rd., Ste 315, Horsham, PA 19044-2325
18017838	+Worlds Foremost Bank NA, 4800 NW 1st Street, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: coxecf@columbusdebtrelief.com Feb 04 2016 19:10:18	Michael A Cox,
	2500 High Street, Suite 100, Columbus, OH 43202	
tr	+EDI: FMNTERLECKY.COM Feb 04 2016 18:53:00	Myron N Terlecky, 575 S Third Street,
	Columbus, OH 43215-5755	
ust	+E-mail/Text: ustpregion09.cb.ecf@usdoj.gov Feb 04 2016 19:10:53	Asst US Trustee (Col),
	Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417	
18017829	+E-mail/Text: bankruptcy@huntington.com Feb 04 2016 19:11:06	Huntington Mortgage Co.,
	PO Box 1558, Columbus, OH 43216-1558	
18017836	EDI: USBANKARS.COM Feb 04 2016 18:53:00	US Bank, PO Box 5227, Cincinnati, OH 45201
		TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2016 at the address(es) listed below:

Asst US Trustee (Col)	ustpregion09.cb.ecf@usdoj.gov
Michael A Cox	on behalf of Debtor Baje Dusko Naumov coxecf@columbusdebtrelief.com, bkmail@columbusdebtrelief.com;bkmail.hgc@gmail.com
Myron N Terlecky	mnt@columbuslawyer.net, oh41@ecfcbis.com;mnt@trusteesolutions.net;HABTrustee@columbuslawyer.net

TOTAL: 3